



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

John J. Loy

Appln. No.: 10/085,977

Filed: February 28, 2002

For: Trade Receivable Processing Method
and Apparatus

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: Group Art Unit: 3628
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: Examiner: F. Poinvil
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Mail Stop AF

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION OF JUNE 16, 2005

Sir:

In response to the Office Action dated June 16, 2005, Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following amendments/remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.